

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/098,481

Customer No.: 22927

Attorney Docket No.: 98-017

Date Filed: June 16, 1998

Title: METHOD AND APPARATUS FOR PROCESSING A
CHARGE APPLIED TO A FINANCIAL ACCOUNT

Applicants: Walker *et al.*

Group Art Unit: 3691

Examiner: AKINTOLA, Olabode
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**RESPONSE and AMENDMENT
to the Office Action mailed April 4, 2007**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed April 4, 2007 (Paper No. / Mail Date 20070404), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.